

<i>SERFF Tracking Number:</i>	<i>HUMA-127033088</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kanawha Insurance Company</i>	<i>State Tracking Number:</i>	<i>47971</i>
<i>Company Tracking Number:</i>	<i>LIFE FRAUD - 1743</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Life Fraud End - 1743</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Life Fraud End - 1743

TOI: L07I Individual Life - Whole

Sub-TOI: L07I.101 Fixed/Indeterminate
Premium - Single Life

Filing Type: Form

SERFF Tr Num: HUMA-127033088 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 47971

Co Tr Num: LIFE FRAUD - 1743 State Status: Approved-Closed

Author: Gary Newman

Date Submitted: 02/14/2011

Reviewer(s): Linda Bird

Disposition Date: 02/22/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Gary Newman

Filing Description:

We are submitting form number Life Fraud End - 1743 for review and approval. The form is new and is not intended to replace any form currently on file with your Department. This new form is an endorsement that will be used/attached to previously approved policy forms to add fraud language to those policy forms.

Form Life Fraud End - 1743 will be used with the following previously approved life products:

Form 20305 1/88, approved for use in your state on 7/9/91;

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed
Simultaneously in our domicile state.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/22/2011

State Status Changed: 02/22/2011

Created By: Gary Newman

Corresponding Filing Tracking Number:

SERFF Tracking Number: HUMA-127033088 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 47971
Company Tracking Number: LIFE FRAUD - 1743
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Life Fraud End - 1743
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Form 00800 1/88, approved for use in your state on 9/16/91; and
Form 00020 3/90, also approved for use in your state on 9/16/91.

In addition, the endorsement form may also be used with any new policy form that be approved by the Department in the future.

The endorsement form is in final print, subject to minor variations in formatting, duplexing, shading and fonts. While every effort is made to submit filings without mistakes, the Company reserves the right to make corrections to any typographical errors such as misspellings or minor grammatical errors noted after filing and approval .

Thank you for your attention to this filing. If you should have any questions, please contact me at 502-476-1423. My email address is gnewman@humana.com

Company and Contact

Filing Contact Information

Gary Newman, Compliance Analyst gnewman@humana.com
500 W. Main St. 502-476-1423 [Phone]
Louisville, KY 40202

Filing Company Information

Kanawha Insurance Company	CoCode: 65110	State of Domicile: South Carolina
210 South White Street	Group Code: 119	Company Type:
Lancaster, SC 29721	Group Name:	State ID Number:
(800) 635-4252 ext. [Phone]	FEIN Number: 57-0380426	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per endorsement.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Kanawha Insurance Company	\$50.00	02/14/2011	44667817

SERFF Tracking Number:	HUMA-127033088	State:	Arkansas
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TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.101 Fixed/Indeterminate Premium - Single Life
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/22/2011	02/22/2011

SERFF Tracking Number: HUMA-127033088

State: Arkansas

Filing Company: Kanawha Insurance Company

State Tracking Number: 47971

Company Tracking Number: LIFE FRAUD - 1743

TOI: L071 Individual Life - Whole

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Life Fraud End - 1743

Project Name/Number: /

Disposition

Disposition Date: 02/22/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement to Policy		Yes

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Form Schedule

Lead Form Number: Life Fraud End - 1743

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Life Fraud End - 1743	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Policy/Cont Endorsement to ract/Fratern Policy	Initial		56.200	Fraud End Life 1743 .pdf

KANAWHA INSURANCE COMPANY

[210 S. WHITE STREET]
[LANCASTER, SC 29720]
TELEPHONE: [877-378-1505]

[PO BOX 610]
[LANCASTER, SC 29721-0610]

ENDORSEMENT TO POLICY

This Endorsement adds the following provision to the General Provisions section of Your Policy:

Fraud

Fraud is when any person(s) willingly and knowingly engage(s) in an activity intended to defraud Us, by submitting a Claim Form, Application or other form that contain(s) a false or deceptive statement, or other false information.

If You commit Fraud, You may also be guilty of the crime of insurance fraud and subject to fine(s) and or imprisonment, or both, if convicted.


If You commit Fraud against Us, as determined by Us, Your coverage ends automatically, without notice, as of the date Fraud is committed or as of the date otherwise determined by Us.

We reserve the right to recover any payments made by Us that were made to You and/or any party on Your behalf, based on fraudulent or misrepresented information.

No other provisions of Your Policy are affected by this Endorsement.

This Endorsement makes the changes stated above to the Policy. This Endorsement is made a part of and attached to the Policy.

Signed for the Company.

[]
[President]

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachments:		
Life Fraud End 1743 READABILITY CERT.pdf		
ARKANSAS CERTIFICATION.pdf		

READABILITY CERTIFICATION

Company Name: Kanawha Insurance Company

NAIC Number: 65110

FEIN Number: 57-0380426

Subject: Life Fraud End – 1743, Endorsement to Policy

As an officer of Kanawha Insurance Company, I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

Form Number

Flesch Score

Life Fraud End - 1743

56.2



R. Dale Vaughan, President

February 1, 2011

Date

ARKANSAS CERTIFICATION

I, R. Dale Vaughan, President of Kanawha Insurance Company, do hereby attest and certify to the following:

The Company has reviewed its issuance procedures. The Company is in compliance with Regulation 49, Life and Health Insurance Guaranty Association Notices.

This policy form submission, meets the provisions of Regulation 19, Unfair Sex Discrimination in the Sale of Insurance, as well as applicable requirements if the Arkansas Insurance Department.

Kanawha Insurance Company

A handwritten signature in black ink, reading "R. Dale Vaughan". The signature is written in a cursive, flowing style.

R. Dale Vaughan, President

February 14, 2011

Date